

Application: 4163

Solutions Architect: Transforming Dental Care Financing

Page: General Information

Provide information about the company to be considered for the award. If you will be nominating an individual, specify the nominee's employer.

Name of Organization/Company

Innova Solutions

Additional Contacts

I do not wish to list additional contacts

Page: Entry Information

Entry Title

Solutions Architect: Transforming Dental Care Financing

Category

M11. Employee of the Year - Financial Technology

Employee Nominee Submission Format

Written Answers

a. Briefly describe the nominated non-executive person's employer: the organization's history and past performance (up to 200 words). Required

iCreditWorks is a disruptive fintech company with the first-in-market, native mobile app to drive B2B2C (Business to Business to Consumer) financing at the point of sale. It introduced its mobile-first platform in 2020, revolutionizing dental care financing by simplifying the loan application process with features like real-time underwriting, fraud checks, biometric security, and seamless digital document signing, all while maintaining strict adherence to regulatory compliance. The platform completes loan applications in an average of around 8 minutes, setting new industry standards.

Engaged as a Solutions Architect through Innova Solutions, Amol Gote has played a pivotal role in the technological advancements at iCreditWorks. His expertise in developing scalable microservices architectures has significantly enhanced platform functionality, enabling iCreditWorks to broaden its market reach and improve user experiences. Amol led the design and development of the underwriting, application processing, and notifications platform using microservices. Engaged with key business stakeholders, including the credit risk and compliance teams, to align technology solutions with business objectives. The 2024 launch of iCreditWorks 2.0, a major upgrade initiated, introduced capabilities for applications via mobile browsers, advanced identity verification, and cashflow underwriting.

iCreditWorks has grown its user base and transaction volume substantially, affirming its innovative edge and commitment to excellence.

b. Outline the nominated non-executive employee's achievements since the beginning of 2022 that you wish to bring to the judges' attention (up to 250 words). Required

The impact of his work at iCreditWorks can be measured through several indicators, such as:

1. There is a minimal incidence of fraudulent applications due to the robust identity verification and fraud mitigation frameworks integrated into the platform.
2. iOS App has a 4.7-star rating out of 5, while Android has 4.2.
3. The trust pilot rating for the iCreditWorks is 4.7.
4. Half a million communications are sent through the e-delivery framework he built for sending communications to clients.
5. 15,000 plus agreements digitally signed through homegrown e-signing service.
6. The open-source e-signing microservice solution on GitHub has 100+ stars.
7. Substantial number of applications processed through the underwriting platform.
8. The platform has demonstrated the availability of 99.99%.
9. Higher loan funded amount (In millions).

Amol's dedication to sharing knowledge is evident through his contributions to online technology platforms like DZone and InfoQ. He has helped open-source the e-signing framework so that other startups can benefit and utilize it. His efforts to publish research papers on developed frameworks and patterns highlight his role as a thought leader.

Leading the in-house development of an e-signing service, Amol achieved a 15% reduction in application cost, highlighting his strategic focus on enhancing efficiency and minimizing dependency on external vendors. The microservices he has built are resilient to failures and have been tested for scalability, ensuring no downtime and maintaining business continuity.

Amol has mentored college graduates and interns and helped recruit other consultants and full-time employees. He has provided career guidance and helped some transition from testing to development roles.

c. Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other employees or to other workers in your industry and/or to the nominee's past performance (up to 250 words). Required

Amol Gote spearheaded the introduction of cash Flow underwriting in the 2024 iCreditWorks 2.0 release, integrating open banking to enable real-time transaction analysis via a sophisticated machine learning model. This complex feature, involving multiple third-party integrations, was particularly challenging due to potential points of failure but was successfully implemented to complete credit decisions within minutes. Cash flow underwriting, which integrates three external partners, is a unique and different solution from an implementation perspective.

Replacing a digital document signing vendor with a homegrown solution has long-term savings for iCreditWorks, considering that the loan application volume would keep increasing and there would always be a need to sign more documents digitally. Amol helped open source this solution so that other Fintech and StartUps could leverage the framework.

A pivotal aspect of the platform is its seamless integration across multiple channels, including native Android/iOS apps, tablet applications (iPad), and web applications. This strategic approach ensures a unified and accessible user experience, catering to clients' diverse preferences.

Amol was crucial in expanding iCreditWorks' product suite by introducing TrueZero and PayIn4, innovative short-term installment loan options. These offerings were designed to meet the evolving needs of consumers seeking flexible financing solutions for dental care. The platform's flexibility enables the easy addition of diverse financial products. This adaptability extends to incorporating various capital partners into the underwriting process at loan origination or allowing them to purchase loans post-funding. This demonstrates strength in facilitating dynamic partnerships with external capital partners.

d. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words). Optional

Amol-Gote-Recommendation-Letter-1.pdf: A letter from the Chief Information Technology Officer detailing Amol's achievements since 2019 corroborating his pivotal role in advancing iCreditWorks' technological capabilities.

Web Presence:

LinkedIn and Personal Website: Additional details about Amol's professional achievements and contributions are accessible through his LinkedIn (<https://www.linkedin.com/in/aamolgote>) and personal website (<https://www.amolgote.com>).

Mobile Application Screenshots: Screenshots from the iCreditWorks mobile app, demonstrating the user interface and functionality that Amol has helped to develop, can be seen in files like iCreditWorks-Mobile-App-Screenshot-1.png through iCreditWorks-Mobile-App-Screenshot-3.png.

Mobile app store rating screenshot "iOS-App-Store-Rating.png" demonstrates customer satisfaction.

Published Articles and Open Source Contributions:

DZone and Baeldung Links: Articles published by Amol on platforms like DZone (<https://dzone.com/authors/aamolgote>) and Baeldung (<https://www.baeldung.com/author/aamolgote>) showcase his thought leadership and contributions to the broader tech community.

GitHub Repository: The open-source e-signing project (<https://github.com/iCreateWorks/esigning>), which has over 100 stars on GitHub, illustrates Amol's work's practical impact and industry recognition.

Research Publications: Amol's research papers on ResearchGate (<https://www.researchgate.net/profile/Amol-Gote/research>) further substantiate his role in developing new technological frameworks and influence in the academic sphere.

Product Announcements: Links to PR Newswire announcements provide external validation of the new product offerings "<https://www.prnewswire.com/news-releases/icreditworks-announces-the-addition-of-the-truezero-installment-loan-to-its-broad-point-of-sale-product-suite-301525136.html>"

These documents and links collectively provide comprehensive evidence supporting the claims of Amol's leadership, innovation, and substantial impact on iCreditWorks and the fintech industry.

Webpage Link

<https://www.linkedin.com/in/aamolgote> (<https://www.linkedin.com/in/aamolgote>)

Would you like to add an additional webpage link?

Yes

Webpage Link 2

<https://www.amolgote.com> (<https://www.amolgote.com>)

Would you like to add an additional webpage link?

Yes

Webpage Link 3

<https://dzone.com/authors/aamolgote> (<https://dzone.com/authors/aamolgote>)

Would you like to add an additional webpage link?

Yes

Web Page Link 4

<https://www.baeldung.com/author/aamolgote> (<https://www.baeldung.com/author/aamolgote>)

Would you like to add an additional webpage link?

Yes

Web Page Link 5

<https://techbullion.com/pioneering-fintech-innovation-and-impact-as-solutions-architect/> (<https://techbullion.com/pioneering-fintech-innovation-and-impact-as-solutions-architect/>)

Would you like to add an additional webpage link?

Yes

Web Page Link 6

<https://www.infoq.com/articles/electronic-signing-service-cloud/> (<https://www.infoq.com/articles/electronic-signing-service-cloud/>)

Would you like to add an additional webpage link?

Yes

Web Page Link 7

<https://www.researchgate.net/profile/Amol-Gote/research> (<https://www.researchgate.net/profile/Amol-Gote/research>)

Would you like to add an additional webpage link?**Supporting Document**

Download File (https://stevies-tech.secure-platform.com/file/66187/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjo2NjE4NywiaWwiYXsb3dOb3RtaWduZWVcmwiOiJGYWxzZSI6ImInbm9ywt5I_I?Amol-Gote-Recommendation-Letter-1.pdf)

Would you like to add an additional supporting document?

Yes

Supporting Document 2

Download File (<https://stevies-tech.secure-platform.com/file/66244/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjo2NjE0NCwiYXsb3dOb3RtaWduZWVcmwiOiJGYWxzZSI6ImInbm9yXDM0tJpr8hv8?iOS-App-Store-Rating.png>)

Would you like to add an additional supporting document?

Yes

Supporting Document 3

Download File (<https://stevies-tech.secure-platform.com/file/66245/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWRpYUlkIjo2NjE0NSwiYXsb3dOb3RtaWduZWVcmwiOiJGYWxzZSI6ImInbm9yufeEainmc0?iCreditWorks-Mobile-App-Screenshot-1.png>)

Would you like to add an additional supporting document?

Yes

Supporting Document 4

Download File (<https://stevies-tech.secure-platform.com/file/66246/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWVpYUlkIjo2NjI0NiwiYWxs3dOb3RTaWduZWRVcmwiOiJGYWxzZSI6ImInbm9yZiICreditWorks-Mobile-App-Screenshot-2.png>)

Would you like to add an additional supporting document?

Yes

Supporting Document 5

Download File (<https://stevies-tech.secure-platform.com/file/66247/eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJtZWVpYUlkIjo2NjI0NywiYWxs3dOb3RTaWduZWRVcmwiOiJGYWxzZSI6ImInbm9yZiICreditWorks-Mobile-App-Screenshot-3.png>)

Would you like to add an additional supporting document?

By your submission of this entry to The Stevie Awards, you verify that you have read and agreed to abide by the regulations, terms and conditions of the competition (<https://www.asia.stevieawards.com/rules-and-terms-conditions-competition>).

Terms and Conditions

I Agree